

The PRESIDING OFFICER (Mr. ROBERTS). Without objection, it is so ordered.

### BANKRUPTCY REFORM

Mr. WELLSTONE. Mr. President, I have with me an investigative article from the May 15, 2000 issue of *Time* magazine, the title of which is "Soaked by Congress, Lavished with campaign cash, lawmakers are 'reforming' bankruptcy—punishing the downtrodden to catch a few cheats," by Donald L. Barlett and James B. Steele, who are well known for their investigative journalism—some of the best investigative journalism in the country.

Mr. President, I thank these two journalists for the work they have done over the years. I used to assign their books to classes, and I think it is very good investigative journalism.

Let me read from one part of this lengthy article. I sent a copy of this out to colleagues. I commend this piece to all of them.

Under the legislation before Congress, new means tests would force more borrowers into Chapter 13—leading to still more failures—and would eliminate bankruptcy as an option for others. For this second group, life will be especially bleak. Listen to their future as described by Brady Williamson, who teaches constitutional law at the University of Wisconsin in Madison and was chairman of the former National Bankruptcy Review Commission, appointed by Congress in 1995: "A family without access to the bankruptcy system is subject to garnishment proceedings, to multiple collection actions, to repossession of personal property and to mortgage foreclosure. There is virtually no way to save their home and, for a family that does not own a home, no way to ever qualify to buy one." The wage earner will be "faced with what is essentially a life term in debtor's prison."

Brady Williamson, who teaches constitutional law at the University of Wisconsin, is joined by law professors all across the country in their strong critique in, I would really say, condemnation of this bankruptcy bill. Again, he was the chairman of the former National Bankruptcy Review Commission, which was appointed in 1995.

The reason I mention this is that I want to take a few minutes to talk about this bill.

When there was an effort to separate this bankruptcy bill out from minimum wage legislation, I opposed it. I opposed the unanimous consent agreement. Senator FEINGOLD was out here on the floor with me. We did this because we believe this piece of legislation deserves more scrutiny, albeit it passed by a big margin in the Senate. But I am telling you that many colleagues, I think, had no idea of some of the provisions that were in this legislation—some really egregious provisions. We have learned something about what many of us call the pension raid, which basically for the first time would enable these creditors, as a condition for making the loan, to call upon borrowers to say, look, you can also put a

lien on my pension. That has never been done before.

But there are other egregious provisions as well. I again point out that last week *Time* magazine published this investigative article entitled "Soaked by Congress," written by Donald Barlett and James Steele.

I think this is a true picture of who files for bankruptcy in America. You will find a far different profile of who the people are than from the skewed version that was used to justify this "bankruptcy reform bill" passed by the House and the Senate.

I would like to give my colleagues an example of the kind of families we are talking about—working families, hard-pressed families, crushed by debt, people who need a fresh start.

Tomorrow, Senator KENNEDY will be coming with other Senators—I will join them—in speaking about this bill as well. Since I came to this floor and I objected to any unanimous consent agreement to separate this bankruptcy bill, passing it and moving it forward, and since I have done everything I know how as a Senator to stop this bill, I want to discuss why.

First, I will talk about this legislation from the perspective of ordinary people, people who don't have a lot of money—not the big banks and not the big credit card companies that have been running the show on this legislation.

I will read the beginning of this article by Bartlett and Steele:

Congress is about to make life a lot tougher—and more expensive—for people like the Trapp family of Plantation, Fla. As if their life isn't hard enough already. Eight-year-old Annelise, the oldest of the three Trapp children, is a bright, spunky, dark-haired wisp who suffers from a degenerative muscular condition. She lives in a wheelchair or bed, is tied to a respirator at least eight hours a day, eats mostly through a tube and requires round-the-clock nursing care. Doctors have implanted steel rods in her back to stem the curvature of her spine.

Her parents, Charles and Lisa, are staring at a medical bill for \$106,373 from Miami Children's Hospital, then there are the credit-card debts. The \$10,310 they owe Bank One. The \$5,537 they owe Chase Manhattan Bank. The \$8,222 they owe MBNA America. The \$4,925 they owe on their Citibank Preferred Visa card.

The \$6,838 they owe on their Discover card. The \$6,458 they owe on their MasterCard. "People don't understand, unless they have a medically needy child, these kinds of circumstances," says Charles Trapp, 42, a mail carrier.

Most of the people who file for bankruptcy under chapter 7 for a new start, about 40 percent-plus, are people who have been put under because of a medical bill. The studies don't talk about a lot of abuse. They mention 3, 4 or 5 percent of the people at most abusing this system. Most of the people in the country who do have to start over find themselves in these awful situations because there has been a divorce and now there is a single parent or because people have lost their jobs or because people face catastrophic medical bills. We are going to punish these families?

The figures on the amount of money pouring in, let me be clear, are not on one to one. I am not going to stand here and say every single Senator who disagrees with me on this disagrees with me because they received a lot of money from big credit card companies. Then someone can turn around, and I know the presiding Chair will agree, and say every position you take is based on money you have received. That is simply an analysis that should be unacceptable. I will not do that. It is not fair to people I serve with and I don't believe it.

However, from an institutional view of who has power and who doesn't have power in America, we see an industry that has a tremendous amount of clout, that certainly contributes a lot of money—Republicans and Democrats alike—that has the lobbyists, is certainly well connected and, of course, the people whom we are talking about, such as the Trapp family, don't have the same kind of connections.

We are, I think, about to do something very egregious to these families. Yesterday was Mother's Day—Sheila and I marched in the Million Mom March and were proud to do so—so I'd like to read from a letter signed by 70 scholars at our Nation's law schools who are opposed to this legislation about how this bill will affect mothers. They write directly to this issue of how low-income, women-headed households will be devastated by this bankruptcy bill.

As the heads of the economically most vulnerable families, they have a special stake in the pending legislation. Women heads of households are now the largest demographic group in bankruptcy, and according to the credit industry's own data, they are the poorest. The provisions in this bill, particularly the provisions that apply without regard to income, will fall hardest on them. A single mother with dependent children who is hopelessly insolvent and whose income is far below the national median income still would have her bankruptcy case dismissed if she does not present copies of income tax returns for the past three years—even if those returns are in the possession of her ex-husband. A single mother who hoped to work through a chapter 13 payment plan would be forced to pay every penny of the entire debt owed on almost worthless items of collateral, such as used furniture or children's clothes, even if it meant that successful completion of a repayment plan was impossible.

I don't think the choices in this debate could be stated any more starkly. The core question is, Are we on the side of these big credit companies and these banks or are we on the side of too many women in this country struggling to support their families?

I will mention a few other provisions in this legislation that are punitive. I already mentioned the pension grab. People didn't even seem to know about that provision. That is being reworked. Good. I want to see the bill improved, although a wise proverb comes to mind: Never put good stitching in a rock cloth.

I think this bill is fundamentally flawed—not the Senators who support

the bill, the bill. Section 102 of this bill removes the ability of a debtor to seek sanctions against a creditor who brought coercive, frivolous claims against the debtor, as long as the claim in question is less than \$1,000. If someone has a loan for less than \$1,000, a creditor can intimidate and threaten legal action, even if he doesn't intend to take legal action with impunity.

Section 105 imposes mandatory credit counseling on debtors before they can seek bankruptcy relief at the debtors' expense—as if the debtors have the money for this. This is regardless of whether the bankruptcy would be the result of simple overspending or the result of unavoidable expenses such as catastrophic medical expense. There is no waiver of this requirement. People can end up being evicted.

Section 311 ends the practice of stopping eviction proceedings against tenants who are behind on rent who file for bankruptcy. This is critical for tenants under current law.

I could go on and on.

I speak from the Senate floor to the people in the country. This is a reform issue. I talked about who has the clout in America and who doesn't. At one time, there was a bill that came to the floor of the Senate, a much better bill, that I voted against. It was a 99-1 vote. I thought that bill was too harsh and too punitive, but most of my colleagues disagreed. People had done good work on it.

Now this bill that passed the United States, it is as Barlett and Steele pointed out in their very important piece, it is completely one sided. There is no call for accountability or responsibility on the part of the creditor, credit card companies. There are harsh provisions, many of which—most of which—all of which, frankly, disproportionately affect low-income people, moderate-income people, women, working families, you name it, based upon the assumption that most people who file for bankruptcy abuse the system—which is not true. Most people are put under because of a medical bill or they have been out of work or because there is a divorce. This bill is just a carbon copy of what this credit card industry wants.

I objected to the unanimous consent agreement to try to move this bill, first to decouple it from the minimum wage and then to try basically to move it through. I do not want to. I want to try to stop this piece of legislation. Because different Senators are entitled to their own viewpoint, I will be pleased, as we get a chance to really look at the provisions of this legislation carefully, as in the case of this Barlett and Steele piece, and if this bill comes back before the Senate and we have the debate, I will be willing to agree to time limits on amendments—you name it. But we need to have a thorough debate on this bill. I am not going to let it go through by unanimous consent or continue in any way, shape, or form.

The effort that is underway is to take this legislation and put it into an

unrelated bill; the e-signatures bill is the latest, the effort to take this bankruptcy—quote, reform—bill and put it into the conference committee on e-signature legislation. It has nothing to do with e-signature legislation. Then the effort is to bring the conference report back to the Senate where it cannot be amended and can be only voted up or down.

It is clever enough, but the truth of the matter is, again, my goal in life is to have people interested in politics, public affairs. Even if they vote Republican, I am all for them if they are interested in public affairs. That is my view. I just don't want people opting out and being disillusioned and becoming cynical because then I think our country suffers, I think representative democracy suffers. That is what I believe in more than anything else.

This is a reform issue. People hate this. They hate the way this process works, where you can take a bill and now put it into a completely unrelated piece of legislation, outside the scope of the conference committee, tuck it in, do it at midnight, do it late at night, do it when people cannot see it, do it in whatever way you can, in the most private way possible, and then just try to push it through. It is a neat parliamentary technique, it is a neat trick through this process, this legislative process. But it is an outrage.

I do not think Senators should support this. I certainly am going to challenge this question on the scope of conference. I think we had a ruling on this which was an unfortunate ruling. We will have to go back through that. There are other Senators, Senator HARKIN, Senator FEINGOLD, Senator KENNEDY—a number of others—just to mention a few who I think feel very strongly about this. The more Senators really know what is in this piece of legislation, the more Senators who read this investigative report in Time magazine, the more Senators are going to be worried about this. They are going to be worried about this legislation going through in this form.

There are good Senators who have worked on this legislation, some I consider to be some of the best. But this legislation is fundamentally flawed. I speak about it today. I am going to continue to do everything I can to stop it. I want people in the country to know what the effort is right now, which is to put this piece of legislation into an unrelated conference report.

I want to make it clear on the floor of the Senate that everything I know how to do as a Senator, to insist that this bill goes back in the regular order and comes back through this legislative process—which will give us an opportunity to look at other provisions we did not know were in this bill, such as the pension grab amendment—is what I insist on. I think other Senators feel the same way.

I do not believe Senators, Democrats or Republicans alike, whether they agree or disagree on this particular

piece of legislation—I do not think they should accept the proposition we can just put it into an unrelated conference report. We are heading nowhere good if we start doing that with different pieces of legislation. We are heading nowhere good as a legislative body. It is the wrong way to legislate. It is the wrong way to conduct our business.

Then the question is, PAUL, do you have a right to just come out here and object to a unanimous consent agreement?

Yes, I do. We had a minimum wage and we had a bankruptcy bill tied together, and there were tax cuts included with minimum wage provisions. But tax measures need to originate in the House of Representatives under the Constitution and the Senate leadership knows that. If that mistake was made—to unconstitutionally add the tax cuts—and I oppose this bill and, by our own rules, it requires unanimous consent to correct the mistake, of course I have a right to object, especially if I think this is an egregious piece of legislation which hits hard at the most vulnerable, low-income citizens in the United States of America. Of course I have the right to do that.

I say to the majority leader, if he wants to bring this bill back on the floor, let's have at it. We will even have some time agreements on some amendments. But we will have a thorough debate on this, and I will have a chance to point out many egregious provisions in this legislation in a way we were not able to last time. Then we will see where we go.

But if this gets put into a conference committee—and I hope there is enough pressure from other Senators and I hope there is enough pressure from the public that this does not happen. That is the best outcome. I hope the journalists will write about this piece of legislation and will write about what could very well happen here because I think it is indicative of what does not work well here in the legislative process.

If this gets folded into a conference report, I have no doubt a number of Senators—we will do everything we can to hold it up in every way possible. But my hope is we do this the right way and not the wrong way. The right way is, let's have a little bit more of a focus and a little more spotlight on this piece of legislation.

To reiterate, I wanted to take just a few minutes today to talk about the so-called bankruptcy "reform" bill which some Members of this body are trying to force down the throat of working families. As I hope my colleagues are aware, as I speak here today this punitive legislation is being negotiated by a small group of staff working for a handful of members in a secret "shadow" conference. Their plan is to attach this legislation to an unrelated conference report and pass the bill with minimal public scrutiny.

When you really look at what's in this bill, and what's driving this bill,

it's really not surprising that some of my colleagues have been trying to do this behind closed doors. But recently, there has been an increasing drum beat of outrage and attention from outside Congress both on the bill itself and the desperate tactics being used to pass it. As I said, last week Time magazine published an investigative article about the bill, entitled "Soaked by Congress." The article, written by reporters Dan Bartlett and Jim Steele, is a detailed look at the true picture of who files for bankruptcy in America. You will find it far different from the skewed version that was used to justify the bankruptcy "reform" bill passed by the House and Senate.

Last week I sent a dear colleague around with a copy of the article. I hope all my colleagues saw it. Tomorrow I believe a group of Senators will speak in the morning about this article, but I'd like to talk about it this afternoon for just a few minutes in the hope that some of you will take another look at this bill, take another look at what it will do to working families, folks crushed by debt, folks who need a fresh start. I want my colleagues to look at this bill from the perspective of ordinary folks—not the big banks and credit card companies.

I'd like to read the beginning of the article, it begins:

Congress is about to make life a lot tougher—and more expensive—for people like the Trapp family of Plantation, Fla. As if their life isn't hard enough already, Eight-year-old Annelise, the oldest of the three Trapp children, is a bright, spunky, dark-haired wisp who suffers from a degenerative muscular condition. She lives in a wheelchair or bed, is tied to a respirator at least eight hours a day, eats mostly through a tube and requires round-the-clock nursing care. Doctors have implanted steel rods in her back to stem the curvature of her spine.

Her parents, Charles and Lisa, are staring at a medical bill for \$106,373 from Miami Children's Hospital. Then there are the credit-card debts. The \$10,310 they owe Bank One. The \$5,537 they owe Chase Manhattan Bank. The \$8,222 they owe MBNA America. The \$4,925 they owe on their Citibank Preferred Visa card. The \$6,838 they owe on their Discover card. The \$6,458 they owe on their MasterCard. "People don't understand, unless they have a medically needy child, these kinds of circumstances," says Charles Trapp, 42, a mail carrier.

Now I ask my colleagues, is there one thing in this bill that would have helped this family head off bankruptcy? Absolutely not, this bill would simply make it harder for them to get the relief they needed to take care of themselves and their daughter. Why aren't we talking about what could have kept this family out of bankruptcy? What does this bill do to help a woman or man who wants to educate themselves so they can earn a better living for their family? What does this bill do to keep ordinary folks from being overwhelmed by medical expenses? What does this bill do to promote economic stability for working families? Shouldn't the goal be keeping families out of circumstances where

they can't pay their debts instead of punishing them once it's too late? I believe if my colleagues really wanted to reduce the number of bankruptcies they would focus more on providing a helping hand up rather than removing the safety net. If they really wanted to tackle bankruptcy, they would take on the credit card companies and their abusive tactics.

Yesterday was Mother's Day Mr. President, I would like to read from a letter, signed by approximately 70 scholars at our nation's law schools, who are opposed to this legislation. They write directly to this issue of how low income women headed households will be devastated by this legislation:

As the heads of the economically most vulnerable families, they have a special stake in the pending legislation. Women heads of households are now the largest demographic group in bankruptcy, and according to the credit industry's own data, they are the poorest. The provisions in this bill, particularly the provisions that apply without regard to income, will fall hardest on them. A single mother with dependent children who is hopelessly insolvent and whose income is far below the national median income still would have her bankruptcy case dismissed if she does not present copies of income tax returns for the past three years—even if those returns are in the possession of her ex-husband. A single mother who hoped to work through a chapter 13 payment plan would be forced to pay every penny of the entire debt owed on almost worthless items of collateral, such as used furniture or children's clothes, even if it meant that successful completion of a repayment plan was impossible.

I don't think the choices in this debate can be made any more stated any more starkly. The core question is this: Will colleagues be on the side of these women, struggling to raise their families? Or do they see these women as the banks and credit card companies do: just an economic opportunity ripe for exploitation?

A constituent from Crystal, Minnesota wrote to my office last July to tell me about her experience with bankruptcy. Her life was very much like any of ours until an injury forced her to leave the financial security of her factory job. She worked multiple minimum wage jobs for several years as her marriage fell apart and her daughter began a descent into deep clinical depression. In the meantime, she enrolled in computer school so that she could pursue a career that would give her and her daughter a stable income. She purchased a computer on credit so she could spend more time working at home. In time, the payments on the computer, her mortgage and her daughter's medical bills became too much, and she fell behind on debt payments. When creditors approached her, she tried to work out a repayment schedule that she could meet. Some were willing to do so. However, she says in her letter:

What I want you to know specifically is that this one credit card company would not offer any reductions in the interest rate, demanded over one quarter of my entire

monthly income, did not care if I could not meet my payments for the most basic requirements of human existence, suggested that I use a food shelf, and they refused to acknowledge that my child was suicidal and that their harassing phone calls to my house nearly caused her to overdose on the only non-prescription pain relievers that I could have for myself.

So she filed for bankruptcy. She has begun to rebuild her life and she ended her letter by saying:

Please to not vote for Senate Bill 625 or any other bill that makes bankruptcy harder for people who find themselves caught in the unforeseen predicaments of life for which they have no control. It is not fair to pass a bill that helps the credit card companies by hurting people like me without forcing them to look at what they are doing, and how they respond. They have many options that could be used without creating the emotional trauma that forces hard working people to choose the relief of bankruptcy.

What the Bartlett and Steele article makes very clear is that these stories are typical in our bankruptcy courts today. And what does this bill do to these folks? It makes it more difficult to file, harder to get a fresh start, allows them to discharge less debt. Forces them to pay more in attorney's fees or maybe make an attorney cost prohibitive—but not for the big banks. It forces families into Chapter 13 which  $\frac{2}{3}$  which of all debtors currently fail to complete because of economic circumstances. This legislation allows them to be victimized by coercive debt collectors and abolishes critical tenant protections.

This is reform?

Let me be clear: The bankruptcy bills passed by House and Senate are ill-conceived, unjust, and imbalanced. They impose harsh penalties on families who file for bankruptcy in good faith as a last resort, and address a "crisis" that is self-correcting. They reward the predatory and reckless lending by banks and credit card companies which fed the crisis in the first place, and it does nothing to actually prevent bankruptcy by promoting economic security in working families.

Here are just a few of the punitive provisions in the Senate passed bankruptcy bill:

No. 1. Section 102 of the bill would remove the ability to a debtor to seek sanctions against a creditor who brought coercive, frivolous claims against a debtor—as long as the claim in question is less than \$1000. So in other words, as long as the loan was for less than \$1000, a creditor may intimidate the borrower or threaten legal action it doesn't intend to take (all illegal under current law).

No. 2. Section 105 imposes mandatory credit counseling on debtors before they can seek bankruptcy relief—at the debtors expense. This is regardless of whether the bankruptcy would be the result of simple overspending or something unavoidable like sudden medical expenses. There is no waiver of this requirement if the debtor needs to make an emergency bankruptcy filing to stave off eviction or utility shutoff.

No. 3. Section 311 will end the practice under current law of stopping eviction proceedings against tenants who are behind on rent who file for bankruptcy. This is a critical right of tenants under current law.

No. 4. Section 312 will make a person ineligible to file for Chapter 13 bankruptcy if he or she has successfully emerged from bankruptcy within the past 5 years—even if it was a successful chapter 13 reorganization where the debtor paid off all their creditors.

No. 5. The bill's new reporting, filing and paperwork requirements will make bankruptcy process more onerous than ever before—expensive legal expertise will be more necessary, a burden which low and moderate income families with high debt loads can ill afford. But several sections of the bill create a variety of disincentives for attorneys to represent consumers in bankruptcy. The results of these provisions will be that some attorneys will leave the practice of consumer bankruptcy, and others will have to raise their fees to account for the increased expenses and risks involved. This in turn will lead to more consumers being unable to afford an attorney and either obtaining no relief or falling prey to nonattorney petition preparers who provide services which are usually incompetent and often fraudulent.

No. 6. The means test to determine which debtors can file Chapter 7 bankruptcy—as opposed to Chapter 13—is inflexible and arbitrary. It is based on IRS standards not drafted for bankruptcy purposes that do not take into account individual family needs for expenses like transportation, food and rent. It disadvantages renters and individuals who rely on public transportation and benefits higher income individuals with more property and debt.

#### CAPITOL HILL POLICE BUDGET

Mr. WELLSTONE. Mr. President, I also want to very briefly mention another matter since I have the floor. I think the Senate is going to be united. This I hope will be less of a battle than on the horrible bankruptcy bill, credit card company bill, big banker bill. This is the week where we honor law enforcement. I said it last week. I will say it one more time. I say it to the Presiding Officer. I say it to every Senator.

You should, if you get a chance, talk to some of the Capitol Hill police officers at the different stations here on the Senate side. You will be really troubled by how demoralized they feel and also how angry they are. I have never seen anything like this, and I have been here 9½ years. I have never seen anything like this.

Sheila and I are pretty good friends socially and in other ways with some of the police officers. I am sure some of the Senators are. They are just livid. In July, 2 years ago, we lost two fine officers, and after all the concern that was professed, they cannot believe, in

light of that and in light of the fact that we do not have two officers on every post where we need two officers just for security reasons for the public, for us—and I would argue just as important for them—that not only are we not living up to that commitment and doing what we need to do—the Sergeant at Arms on the Senate side, Jim Ziglar, has been terrific on this and Senator BENNETT, the Republican chair of the appropriations legislative subcommittee; his subcommittee has been terrific on this—these police officers cannot believe what the House of Representatives has done.

It is unbelievable. What the House of Representatives has done is to call for fairly dramatic—I don't have the figures. I don't know if the figures are so important. They are calling for dramatic cuts in the budget so we will have hundreds fewer, 400 fewer, police officers.

I will say to some of the Representatives on the House side, and in particular I am going to say it to the Republicans because on this one there seems to be a pretty major party split where the Democrats have expressed a lot of indignation, where Congressman HOYER and Congressman OBEY spoke up rather strongly about this, in all due respect, do we need to wait for this to happen again where we only have two police officers at the memorial post over the weekend, with long lines of people, and one person shows up who is deranged, and those two officers cannot possibly handle that situation when there are all sorts of other people coming through the line, and you have to check baggage and check what people have and you have to be talking to people and keep your eye on so many different people, and it cannot therefore be prevented or avoided, and we lose more? What are you waiting for?

It is absolutely outrageous. I say to the police union, the officers' union, which is a fine union, whatever the union decides to do is what the union decides to do, but I would not blame this union if the police officers do not express clearly their indignation.

I cannot believe this was done. As I said last week, it is one of the most unconscionable, one of the worst things that has been done in the Congress since I have been here. I really believe that.

I say to Senators, when this appropriations bill comes to the floor, I know Senator REID, who is a former Capitol Police officer, and I know I will be out here and others will be, too, with an amendment that will get the funding up. All of us will agree, Republicans and Democrats, that we are in good shape on the Senate side, and I am proud of that.

I say to the Chair, what I would rather not see is two different operations where on the Senate side we have the funding and do what we need to do to make sure these officers are given the resources for their own security, much less the security of the public, and then

on the House side, they have a completely different situation.

I wanted to bring this to the attention of my colleagues because we are going to have a very strong showing on the Senate side. I do not believe it is posturing just to show one is on the side of the police officers. People feel strongly about it in the Senate.

We went through far less than the families of Agent Gibson and Officer Chestnut. We went through a living hell here. We do not want it to happen again. We do not know whether we can prevent it from happening again, but we certainly ought to do everything we can. Cutting 400 police officers is not doing everything we can.

#### AGRICULTURE CRISIS

Mr. WELLSTONE. Mr. President, it is interesting the Senator from Kansas is in the chair because I know we are in agreement on this, but I at least want to make the appeal to my colleagues that, for my own part, I believe it is good that in our budget resolution we made allowance for additional funding for help and assistance to farmers. It was somewhere close to \$7 billion.

My hope is we will not do this in the process of an emergency appropriations bill; that we will give care to how we allocate this money, how we get assistance out to farmers. My fear is—and maybe it will be a good arrangement—that if we double AMTA payments and put it into the conference report to accompany the crop insurance bill, we will have lost our opportunity to have hearings in the Ag Committee and have some focus, some substantive discussion, some careful discussion about how we can make sure we target the assistance to those producers that need it the most.

I voted for AMTA payments. I am not intellectually arrogant. I figured, what help we could get the people, get it. I had an uncomfortable feeling that some of the landowners who were not even farmers and some of the largest operators least in need were getting more than they needed. The flip side was the people who needed help the most were not getting it. I do not want an inverse relationship of assistance to need. Some, regarding the AMTA payments, suggest that is what is happening.

At a minimum, I say to my colleagues, we should, between now and the end of June—we have time—have some hearings in the Ag Committee. We should have some careful discussion and deliberation about how we get this assistance out to family farmers. It should be more targeted than the AMTA payments have been. I do not believe it is appropriate, again, to deal with such an important issue and such an important question by putting it into another conference report, this particular one being on crop insurance.

When we went through the budget process and allocated this money, we were making a statement that we did